LAW OFFICE OF GREGORY JAVARDIAN, LLC BY: MARY F. KENNEDY, ESQUIRE ID# 77149 1310 Industrial Blvd. 1st Floor, Suite 101 Southampton, PA 18966 (215) 942-9690 Attorney for Citizens Bank, N.A. f/k/a RBS Citizens, N.A. **Hearing Date**: August 31, 2017, at 11:00 am in Courtroom 2, United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: David S. Goode, Jr. Debtor(s)

Chapter 13 Proceeding

17-11523 MDC

MOTION OF CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A. FOR RELIEF OF FROM THE AUTOMATIC STAY

AND NOW, comes secured Creditor, Citizens Bank, N.A. f/k/a RBS Citizens, N.A. (Movant) by and through its counsel, Mary F. Kennedy, and files this Motion to obtain an order for Relief from the Automatic Stay due to lack of equity in debtor(s) property and debtor(s) failure to provide Movant with adequate protection of its interest in the property which is the basis of the creditor's security.

- 1. On or about March 6, 2017, Debtor(s) filed a Chapter 13 Bankruptcy Petition.
- 2. On July 30, 2012, the debtors executed a Mortgage and Note to Movant and or Movant's assignor in the amount of \$122,735.00 and secured by the property located at 2029 North 31st Street, Philadelphia, PA 19121, referred to as the "property." The Mortgage dated July 30, 2012 was recorded on August 1, 2012 in the Office of the Recorder of Deeds in Philadelphia County at Document Id No.: 52516077. Said Mortgage was assigned to Movant via an Assignment of Mortgage recorded on January 21, 2015 in the Office of the Recorder of Deeds in Philadelphia County at Document Id No.: 52873530. (See Exhibit "A" attached).
- 3. The debtor is presently in arrears post-petition for three (3) months, June 1, 2017 to August 1, 2017. The total arrears including \$1,031.00 for attorney fees and costs is \$2,692.42.
- 4. Movant wishes to have the automatic stay terminated to permit Movant to complete foreclosure on its mortgage.
- 5. Pursuant to 11 U.S.C.A. section 362 (d) (1), cause exists to granted Movant relief from the stay.

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WHEREFORE, Movant respectfully requests this Honorable Court ORDER:

That Relief from the Automatic Stay be granted to Citizens Bank, N.A. f/k/a RBS Citizens, N.A. to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy Law. That the relief granted by the Court will survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code. And that bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law. Furthermore, Movant respectfully requests that reasonable attorney fees and costs associated with this Motion be awarded to Movant

RESPECTFULLY SUBMITTED,

/s/ Mary F. Kennedy, Esquire

Dated: August 3, 2017